O I P E
JAN 2 3 2004
JC42
PATENT & TRADEMARK OFFICE

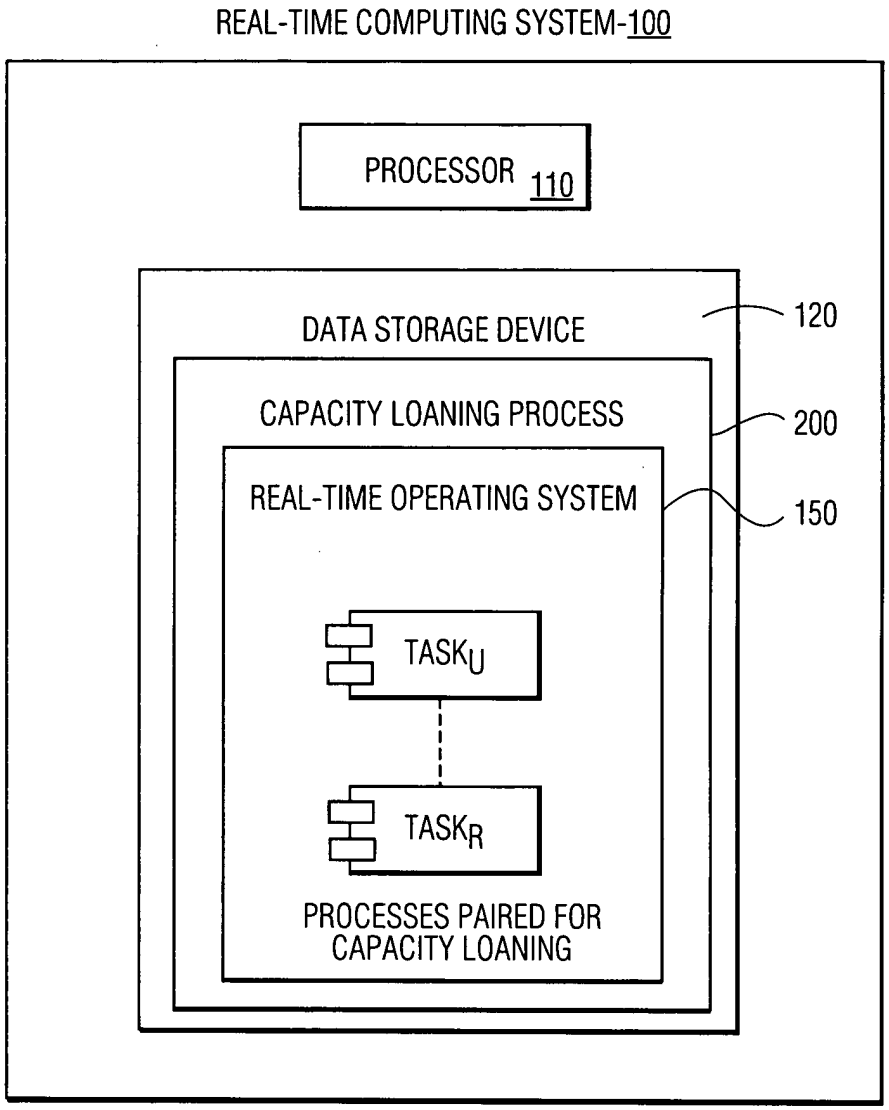

FIG. 1

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CAPACITY LOANING PROCESS-200

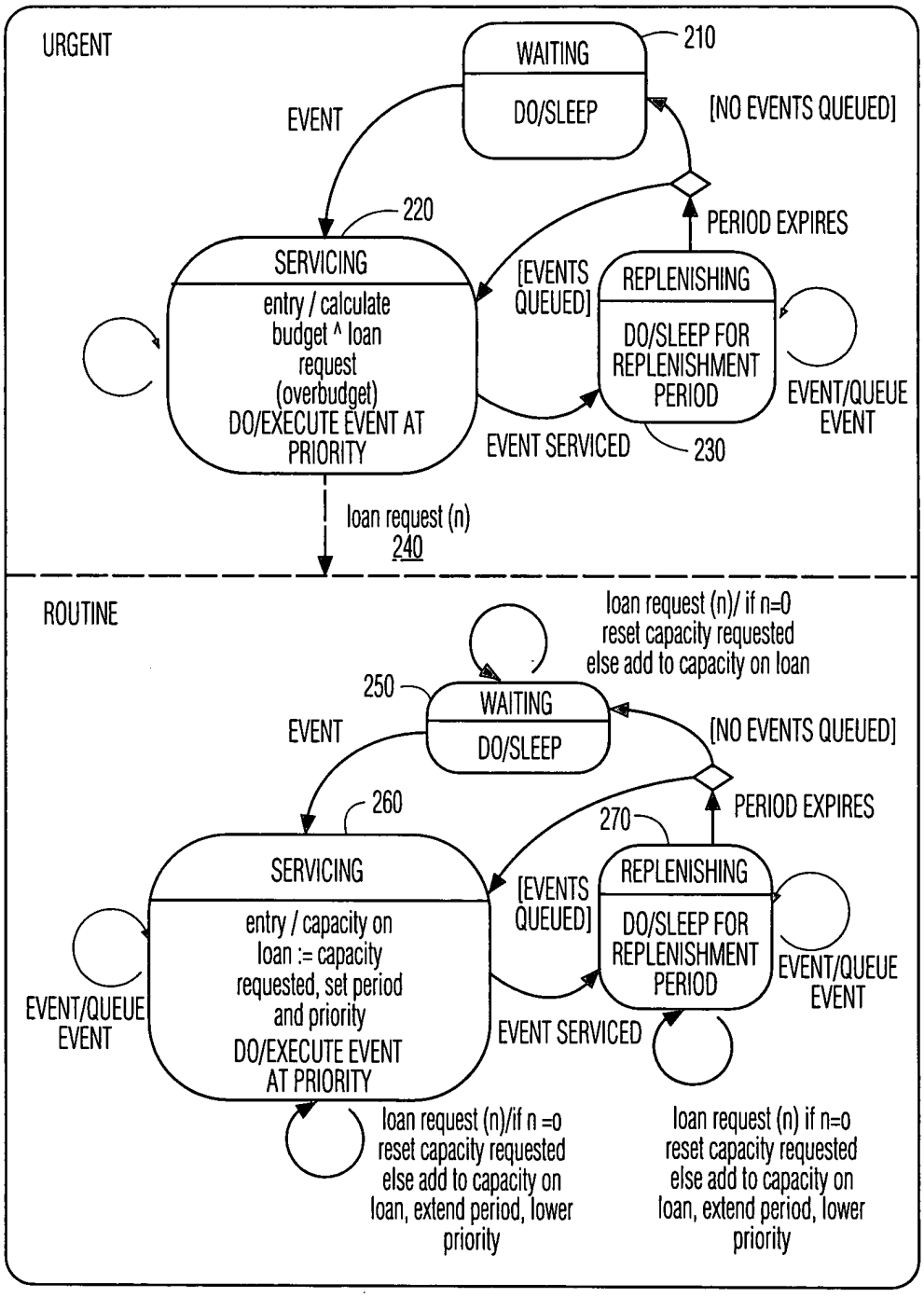

FIG. 2